IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No. : 10/787,495 Conf. No.: 7298

Applicant : Stuart Horowitz, et al.

Filed: February 25, 2004

Art Unit : 3609

Examiner : Heather Beegle

Title : Method for Efficient Investment and

Distribution of Assets

Docket No. : REL-8402

Customer No. : 24131

A M E N D M E N T under 37 C.F.R. §1.116

Mail Stop AF Amendment Hon. Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Responsive to the final Office Action dated March 18, 2008 kindly amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 15 of this paper.